

## ABSTRACT

Systems and methods for having a first party pay a second party by incurring a first debt on a loan instrument which earns the first party an incentive. The first debt is then paid off by the first party from a second financial instrument before costs (particularly interest charges) are accrued on the first loan instrument. The systems and methods may be used to provide credit card incentives to construction contractors by having them pay a subcontractor using a credit card providing incentives and then paying off the credit card debt from a line of credit before interest charges accrue on the credit card debt.